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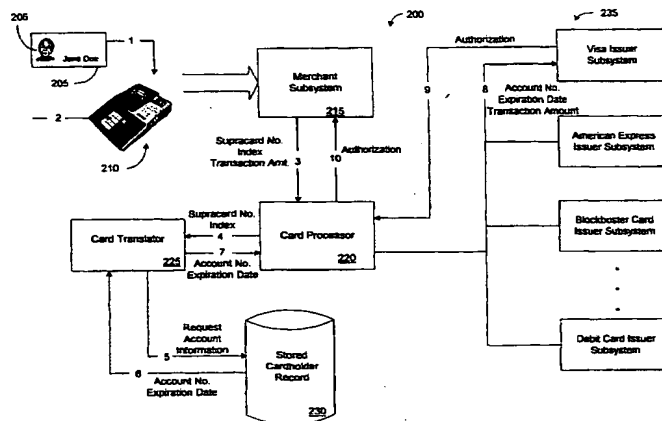
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(54) Title: SECURE MULTI-APPLICATION CARD SYSTEM



(57) **Abstract:** A multi-application card for providing secure access to multiple card accounts. This system includes a multi-application card storing a readable identification number corresponding to the card, and a database located remotely from the card. The database correlates the identification number with a record associated with the card, and the record contains a list of card account numbers and associated indexes. The system also includes a translator that receives a transaction request including the identification number read from the multi-application card and one of the associated indexes obtained from a source other than the card. The translator then uses the received identification number to access the corresponding record in the database, and uses the received index number to retrieve the corresponding card account number and expiry date. The translator then transmits the card account number and expiry date in response to the transaction request. With this system, a cardholder can carry a single multi-application card that provides access to multiple accounts associated with different cards by using a simple index. Thus, the cardholder can use multiple credit, debit and other non-encoded, magnetically encoded, bar-coded and microprocessor based cards, without having to carry each individual card.